

Shanghai Commercial Bank UnionPay Dual Currency Diamond Credit Card Up to HK\$500,000 Free Overseas Travel Insurance Protection



Policy No. : ATP-2021-000001

Shanghai Commercial Bank (“the Bank”) UnionPay Dual Currency Diamond Individual / Corporate Credit Cards offer you with comprehensive travel insurance plans. You can enjoy unlimited FREE 90-day individual overseas travel insurance protection plan¹.

Promotion Period	1 January to 31 December 2021
Procedure	Enrolment is not required. To enjoy the free travel insurance protection ² , customer must make full settlement with the UnionPay Dual Currency Diamond Individual/ Corporate Credit Card for the purchase of any eligible travel products.
Eligible Travel Products	Limit to the overseas travel package, self-travel packages and self-purchase travel products (must include the purchase of the round trip transportation fee from Hong Kong and overseas accommodation fee), all of the journeys must depart from Hong Kong and the eligible travel product purchase must be made in Hong Kong.
Insured period per trip	Up to 90 days
Number of Covered trips	Unlimited
Insured Person	Applicable to principal cardholders and supplementary cardholders. If the payments of eligible travel products for a trip involving both the principal and supplementary cardholders are settled together by a principal cardholder/ supplementary cardholder of the UnionPay Dual Currency Diamond Individual/ Corporate Credit Card, both supplementary cardholders and principal cardholders who travel together can also enjoy the free travel insurance protection for that journey.

Notes for Free Overseas Travel Insurance Protection Claim

- ✦ Please follow the claim procedures under “Travel Insurance Claims Guide” of Pafoong Insurance Company (Hong Kong) Limited and complete the Travel Insurance Claim Form for submitting claims. The Claim Form can be downloaded from the Bank website: www.shacombank.com.hk.
- ✦ Pafoong Insurance Enquiry Hotline: (852) 2290 3560

Remarks:

1. The above insurance product is underwritten by Pafoong Insurance Company (Hong Kong) Limited.
2. For details, please refer to the Schedule of Benefits and the Terms and Conditions for Free Overseas Travel Insurance Protection.



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Shanghai Commercial Bank UnionPay Dual Currency Diamond Credit Card/ Corporate Credit Card Free Overseas Travel Insurance Protection Details – Schedule of Benefits

Coverage	Maximum Benefits per Insured Person (HK\$)
1. Medical Cover <ul style="list-style-type: none"> Medical Expenses including Follow-up Medical Treatment Expenses Overseas Hospital Cash Allowance of each day 	500,000 250 per day and up to 1,500
2. Global Emergency Assistance Cover <ul style="list-style-type: none"> Hospital Admission Guarantee Medical Evacuation or Repatriation Service Repatriation of Mortal/Remains Compassionate Visit Additional Accommodation Expenses Return of Unattended Children and Home nursing fee Dispatch of Essential Medicine/Medical Equipment Other Free Advisory Services 	40,000 Actual Cost Actual Cost One economy class return airfare 1,950 per day and up to 7,800 One economy class one-way airfare up to 30,000 10,000
3. <ul style="list-style-type: none"> Personal Accident Cover Burns Cover Loss of Income (Up to 12 weeks) 	500,000 200,000 1,000 per week
4. <ul style="list-style-type: none"> Compassionate Death Cash Cover Compassionate Visit 	10,000 One economy class return airfare and actual hotel accommodation costs up to 30,000
5. <ul style="list-style-type: none"> Personal Baggage Cover (Maximum benefit including golf equipment and lap-top computer) 	10,000
6. <ul style="list-style-type: none"> Loss of Money 	2,000
7. <ul style="list-style-type: none"> Credit Card Protection 	15,000
8. <ul style="list-style-type: none"> Loss of Travel Documents or Tickets 	2,000
9. <ul style="list-style-type: none"> Loss of Home Contents due to Burglary 	80,000
10. <ul style="list-style-type: none"> Personal Liability 	2,500,000
11. Travel Delay/Re-routing (Extra costs incurred due to the following events must be settled with UnionPay Dual Currency Diamond Credit Card/ Corporate Credit Card) <ul style="list-style-type: none"> Travel Delay Extra Hotel Costs due to Travel Delay Extra Re-routing Costs due to Travel Delay 	1,500 2,000 7,500
12. <ul style="list-style-type: none"> Baggage Delay/ Emergency Purchase 	1,000
13. <ul style="list-style-type: none"> Cancellation of Trip 	20,000
14. <ul style="list-style-type: none"> Curtailment of Trip 	20,000

Remarks:

- The above insurance product is underwritten by Pafoong Insurance Company (Hong Kong) Limited. Unless otherwise provided in this Schedule of Benefits, coverage, maximum benefits and exclusions are subject to the terms and conditions of this Schedule of Benefits and the relevant Travel Insurance Policy. Please visit the Bank's website www.shacombank.com.hk for the details of the relevant Travel Insurance Policy.
- The above insurance product is not applicable if (i) the UnionPay Dual Currency Diamond Individual/ Corporate Credit Card cardholder who is over 75 years old; and (ii) trip lasts longer than 90 days.

Terms and Conditions for Free Overseas Travel Insurance Protection:

1. The promotion period is from 1 January to 31 December 2021 (the "Promotion Period").
2. The free overseas travel insurance protection ("the Offer") is only eligible for the Principal and Supplementary Cardholders of UnionPay Dual Currency Diamond Individual / Corporate Credit Card (exclude Co-branded Credit Card) (the "Cardholder") issued by Shanghai Commercial Bank (the "Bank"), who fully settles the spending of the purchase of any eligible travel products by the UnionPay Dual Currency Diamond Individual/ Corporate Credit Card within the Promotion Period. Eligible travel products are limited to overseas travel package, self-travel package and self-purchase travel products (must include purchase of the round trip transportation fee and overseas accommodation fee) of which the journey must depart from Hong Kong and the travel product purchase must be made in Hong Kong.
3. Each Cardholder can enjoy the Offer for unlimited trips within the Promotion Period. Each Cardholder can enjoy the Offer once for each purchase of eligible travel product only and the maximum insured period is 90 days. If the trip lasts for more than 90 days, cardholders must purchase travel insurance plan at their own cost. The insured period of the Offer will be determined on the departure date and the return date in Hong Kong under the eligible travel products purchased.
4. Eligible spending is limited to the retail / online purchase of eligible travel products, excluding transaction made via e-wallet, all transactions which are unposted / unauthorized / cancelled / refunded / found to be fraudulent or any other unqualified transactions as determined by the Bank. In case of any dispute, the Bank / Pafoong Insurance Company (Hong Kong) Limited ("Pafoong Insurance") reserves the right to request the Cardholder to provide the original transaction sales slip(s) and/or such further documentation or evidence for verification at any time during or after the Offer. All sales slips and/or such further documentation submitted to the Bank / Pafoong Insurance will not be returned.
5. The Bank will determine the eligibility of the transactions based on the merchants codes / transaction types defined from time to time by UnionPay International or merchants' acquiring banks. The Bank has its sole and absolute discretion to determine an eligible transaction. The Bank has no obligation to clarify which transactions are eligible for the promotion before the transactions are made.
6. The Offer is not applicable to the Cardholder who is over 75 years old.
7. The Offer cannot be transferable or redeemed for cash.
8. The insurance plan of the Offer is underwritten by Pafoong Insurance. Pafoong Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in the Hong Kong Special Administrative Region. Unless otherwise provided in the Schedule of Benefits of the Offer, coverage, maximum benefits and exclusions are subject to the terms and conditions of this Schedule of Benefits and the relevant insurance policy. Please visit the Bank's website www.shacombank.com.hk for the contents of the relevant insurance policy. Should the Cardholders require any emergency assistance, please contact Pafoong Emergency Assistance Hotline: (852) 2863 5541.
9. Pafoong Insurance is a subsidiary of the Bank. The Bank is an appointed insurance agent (with Insurance Agency License Number FA3130) of Pafoong Insurance. The Offer is a product of Pafoong Insurance but not the Bank. Pafoong Insurance shall be solely responsible for the service and the legal liability of the travel insurance protection, to which the Bank shall have no legal liability whatsoever.
10. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) between the Bank and the customer arising out of the selling process or processing of the related transaction, the Bank will enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product shall be resolved directly between the customer and Pafoong Insurance.
11. The Bank reserves the right to amend these Terms and Conditions for the Offer and/or early terminate the Offer without prior notice.
12. The Bank reserves the right to interpret the terms of eligible travel product and eligible spending. In case of any disputes, the decision of the Bank shall be final.
13. In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.